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December 8, 2023

**Via ECF**

Hon. Judith C. McCarthy, U.S.M.J.  
United States District Court Southern District of New York  
The Hon. Charles L. Brieant Jr.  
Federal Building and United States Courthouse  
300 Quarropas Street  
White Plains, NY 10601-4150

**Re: *Benedict Karamata v. Capital One, N.A.***  
**Case No. 7:23-cv-10024 (KMK)(JCM)**  
***Request for Additional Time to Respond to Complaint***

Dear Judge McCarthy:

This firm represents defendant Capital One, N.A. (“Capital One”) in the above-referenced matter. Capital One respectfully requests an extension of time to answer, move or otherwise respond to the Complaint, making the new deadline January 5, 2024. The deadline for Capital One to respond to the Complaint is currently December 11, 2023.

Counsel for Plaintiff consents to this request. There have been no previous requests for an extension of time for Capital One to respond to the Complaint. The requested extension does not affect any other scheduled dates or deadlines. Counsel for Capital One is requesting the extension because it needs additional time to review Plaintiff’s allegations and investigate Plaintiff’s claims. Therefore, Capital One respectfully requests that the Court grant its request to extend the time to respond to Plaintiff’s Complaint up to and including January 5, 2024. We thank the Court for its consideration.

Respectfully Submitted,

/s/ Philip A. Goldstein

Philip A. Goldstein

PAG/

cc: All Counsel of Record (via ECF)

SO ORDERED:

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Hon. Judith C. McCarthy, U.S.M.J.